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09/738,023	12/15/2000	Bryan Blair	1-Step Surety System	9285

7590 03/31/2005  
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EXAMINER

FRENEL, VANEL

ART UNIT PAPER NUMBER

3626

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Please find below and/or attached an Office communication concerning this application or proceeding.



**DETAILED ACTION**

Notice to Applicant

1. This communication is in response to the Amendment filed on 12/21/04. Claims 1, 7, 18 and 21 have been amended. Claims 2, 20 and 22 have been canceled. Claims 1, 3-19 and 21 are pending.
2. Applicant's amendment filed on 12/21/04 has been persuasive and new Office Action follows.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-3-19 and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Luchs et al (4,831,526) in view of Bosco et al (5,191,522) and further in view of Aieta et al (6,839,689).
  - (A) As per claim 1, Luchs discloses a computer method for issuing an insurance underwriting instrument comprising: storing underwriting data so as to be accessible by said at least one computer processor (Col.1, lines 63-68 to Col.2, line 18; Col.6, lines 13-68), storing data indicative of insurance customers so as to be accessible by said at least one computer processor (Col.1, lines 63-68 to Col.2, line 18; Col.6, lines 13-68); inputting data indicative of an insurance underwriting instrument to be issued and

being associated with one of said customers (Col.5, lines 51-68 to Col.6, line 24); automatically calculating a premium for the insurance underwriting instrument based on the input data and the underwriting data in response for a request therefore (Col.7, lines 29-68 to Col.8; line 68, Col.9, lines 40-68) and wherein data indicative of said insurance underwriting instrument is automatically stored so as to be accessible to said at least one computer processor (Col.1, lines 63-68 to Col.2, line 18; Col.1.6, lines 13-68); automatically rendering the insurance underwriting instrument using said data indicative of said insurance customers and calculated premium payment in response to a request therefore (See Bosco, Col.26, lines 63-68 to Col.27, line 52).

Luchs and Bosco do not explicitly disclose wherein the insurance underwriting instrument is one of a fidelity bond or a surety bond.

However, this feature is known in the art, as evidenced by Aieta. In particular, Aieta suggests wherein the insurance underwriting instrument is one of a fidelity bond or a surety bond (See Aieta, Col.5, lines 1-27).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Aieta within the combined teachings of Bosco Luchs with the motivation of facilitating the provision of private information of a client to a server in a secure, highly automated, efficient manner that imposes minimal physical burden and no uncovered risk to the client or server (See Aieta, Col.2, lines 40-44).

(C) As per claim 3, Luchs discloses the method wherein said inputting comprises presenting at least one electronic document to a user via a browser functionality of

software running on a microprocessor based device, and communicating data input to said software by said user to said at least one computer processor (Col.1, lines 63-68 to Col.2, line 18; Col.6, lines 1-38).

(D) As per claim 4, Luchs discloses the method further comprising automatically calculating a premium for at least one alternative insurance underwriting instrument having at least one characteristic differing from said insurance underwriting instrument (Col.11, lines 3-47, Col.13, lines 3-63).

(E) As per claim 5, Luchs discloses the method further comprising automatically storing said input data (Col.1 1, lines 3-33).

(F) As per claim 6, Luchs discloses the method further comprising: providing data indicative of images of a plurality of insurance underwriting instruments (Col.13, lines 30-68)', wherein said rendering comprises selecting one of said instruments dependently upon said input data (Col.13, lines 30-68 to Col.14, line 36) and uses at least a portion of said data indicative of images of said plurality of underwriting instruments being associated with said selected one of said instruments (Col.19, lines 22-68 to Col.20, line 68).

(G) As per claim 7, Luchs discloses a data processing system for issuing an

insurance underwriting instrument, the system comprising: a user interface for entering data indicative of insurance customers and requests for insurance policies and receiving data indicative of approved insurance underwriting instruments (Col.24, lines 1-68), an application subsystem communicable with said user interface and for managing communications with the user interface (Col.15, lines 5-68); data management subsystem communicable with said business subsystem and for storing data indicative of images of said plurality of forms and data indicative of insurance policies (Col.1, lines 63-68 to Col.2, line 18; Col.6, lines 13-68); a business subsystem communicable with said application subsystem and for automatically calculating premium payments for said entered requests, automatically selecting ones of a plurality of forms in response to said entered data, and rendering said selected forms (See Bosco, Col.23, lines 4-68 to Col.24, line 68; Col.26, lines 63-68 to Col.27, line 5).

Luchs and Bosco do not explicitly disclose one of a fidelity bond or a surety bond.

However, this feature is known in the art, as evidenced by Aieta. In particular, Aieta suggests one of a fidelity bond or a surety bond (See Aieta, Col.5, lines 1-27).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Aieta within the combined teachings of Bosco Luchs with the motivation of facilitating the provision of private information of a client to a server in a secure, highly automated, efficient manner that imposes minimal physical burden and no uncovered risk to the client or server (See Aieta, Col.2, lines 40-44).

(H) As per claim 8, Bosco discloses the system wherein said user interface

comprises software for providing a browser functionality operable on a microprocessor based device (Col.23, lines 4-68).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(I) As per claim 9, Bosco discloses the system wherein said user interface and application system are communicable with one another via a computer network (Col.23, lines 4-68).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(J) As per claim 10, Bosco discloses the system wherein said microprocessor based device further comprises software for viewing and printing said approved insurance underwriting instruments (Col.22, lines 40-68 to Col.23, line 61).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(K) As per claim 11, Bosco discloses the system wherein said application subsystem comprises at least one web server (Col.23, lines 4-17).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(L) As per claim 12, Bosco discloses the system wherein said at least one web server includes software for providing user account management and providing e-mail services (Col.23, lines 4-64).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(M) As per claim 13, Bosco discloses the system wherein said at least one server includes software validating said requests for insurance policies (Col.23, lines 4-68 to Col.24, line 43).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(N) As per claim 14, Bosco discloses the system wherein the business subsystem comprises a transaction processor for transferring requests between the application subsystem and business subsystem (Col.23, lines 4-68 to Col.24, line 43).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(O) As per claim 15, Bosco discloses the system wherein the business subsystem further comprises a first microprocessor based device for selecting ones of said plurality forms in response to said user interface, a second microprocessor based device for rendering said selected forms, a third microprocessor based device for automatically



calculating premiums associated with said entered requests, and software for automatically renewing existing insurance policies (Fig.13, Col.3, lines 25-45).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(P) As per claim 16, Bosco discloses the system wherein said first microprocessor-based device includes software for searching said forms (Col.23, lines 4-68 to Col.24, line 68).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(Q) As per claim 17, Bosco discloses the system wherein said third microprocessor-based device includes software for rating policies to be issued. (Col.23, lines 4-68 to Col.24, line 43).

The motivation for combining the respective teachings of Luchs, Bosco and Aieta are as discussed above in the rejection of claim 7, and incorporated herein.

(R) Claim 18 differs from claims 1 and 7 by reciting a data processing system for issuing an insurance underwriting instrument, the system comprising: at least one computer processor.

As per this limitation, it is noted that Luchs discloses a first query-able plurality of memory locations for storing data indicative of images of a plurality of forms, each of

said forms being associated with a particular type of underwriting instrument (Col.13, lines 3-68 to Col.14, line 68); a second query-able plurality of memory locations storing data indicative of policies (Col.13, lines 3-68 to Col.14, line 68); at least one user interface for inputting data indicative of an insurance client and data indicative of the underwriting instrument (Col.13, lines 3-68 to Col.14, line 68) and at least one calculator application responsive to said user interface and for automatically calculating a premium for the insurance underwriting instrument based on the input data using said at least one computer processor and data indicative of underwriting policies See Bosco, Col.23, lines 4-68 to Col.24, line 68; Col.26, lines 63-68 to Col.27, line 52) and Hansal discloses one of a fidelity bond or a surety bond (See Hansal, Col.15, lines 15-30).

Thus, it is readily apparent that these prior art system utilize a data processing system for issuing an insurance underwriting instrument, the system comprising: at least one computer processor to perform their specified function.

The remainder of claim 18 is rejected for the same reason given above for claims 1 and 7, and incorporated herein.

(S) As per claim 19, Bosco discloses the system further comprising software for rendering a suitable one of said plurality of forms using said data stored in said first and second pluralities of memory locations and calculated premium in response to a request from said user interface (Fig. 11, Col.19, lines 33-68).

(U) As per claim 21, Luchs discloses a method for issuing an insurance underwriting

instrument using at least one computing processor, the method comprising: identifying data stored in a plurality of memory locations and being indicative of a select one of a plurality of customers (Col.13, lines 3-68 to Col.14, line 68), 'receiving data indicative of an insurance instrument to be associated with said select customer (Col.14, lines 24-68 to Col.15, line 62); automatically calculating at least one rate associated with said insurance instrument using said data indicative of said customer and data indicative of said insurance instrument (Col.7, lines 29-68 to Col.8; line 68., Col.9, lines 40-68); selecting at least one of a plurality of forms for said insurance instrument using said data indicative of said insurance instrument (Col.1 , lines 63-68 to Col.2, line 18; Col.6, lines 13-68); and automatically rendering said at least one form using said at least one rate, said data indicative of said customer, and data indicative of said insurance instrument (Col.7, lines 29-68 to Col.8; line 68, Col.9, lines 40-68); wherein, said calculating and rendering are performed using said at least one computing processor (See Bosco, Col.26, lines 63-68 to Col.27, line 52).

Luchs and Bosco do not explicitly disclose wherein said instrument is one of a fidelity bond or a surety bond.

However, this feature is known in the art, as evidenced by Aieta. In particular, Aieta suggests one of a fidelity bond or a surety bond (See Aieta, Col.5, lines 1-27).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the feature of Aieta within the combined teachings of Bosco Luchs with the motivation of facilitating the provision of private information of a client to

a server in a secure, highly automated, efficient manner that imposes minimal physical burden and no uncovered risk to the client or server (See Aieta, Col.2, lines 40-44).

#### Response to Arguments

5. Applicant's arguments filed on 12/21/04 with respect to claims 1, 7, 18 and 21 have been considered but are moot in view of the new ground(s) of rejection.

#### Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not applied art teaches underwriting insurance (20020111835), system and method for enabling real time underwriting of insurance policies (20020087364), method and computerized system for managing insurance receivable accounts (5,991,733) and Cumberland Technologies, Inc. and Peerless Insurance Announce the Formation of a Strategic Alliance (PR Newswire, N.Y.; July 7, 1999, pg 1).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 703-305-4952. The examiner can normally be reached on Monday-Thursday from 6:30 am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 703-305-9588. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Information regarding the status of an application may be obtained from the

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V.F  
V.F

March 19, 2005



**ALEXANDER KALINOWSKI**  
**PRIMARY EXAMINER**